

"WHERE IGNORANCE IS BLISS."

BY ROBERT BARR.

THE splendid steamship "Adamant," of the celebrated Cross Bow Line, left New York on her February trip under favorable auspices. There had just been a storm on the ocean, so there was every chance that she would reach Liverpool before the next one was due.

Captain Rice had a little social problem to solve at the outset, but he smoothed that out with the tact which is characteristic of him. Two Washington ladies—official ladies—were on board, and the captain, old British sea-dog that he was, always had trouble in the matter of precedence with Washington ladies. Captain Rice never had any bother with the British aristocracy, because precedence is all set down in the bulky volume of "Burke's Peerage," which the captain kept in his cabin, and so there was no difficulty. But a republican country is supposed not to meddle with precedence. It wouldn't, either, if it weren't for the women.

So it happened that Mrs. Assistant-Attorney-to-the-Senate Brownrig came to the steward and said that, ranking all others on board, she must sit at the right hand of the captain. Afterwards, Mrs. Second-Adjutant-to-the-War-Department Digby came to the same perplexed official and said she must sit at the captain's right hand, because in Washington she took precedence over everyone else on board. The bewildered steward confided his woes to the captain, and the captain said he would attend to the matter. So he put Mrs. War-Department on his right hand and then walked down the deck with Mrs. Assistant-Attorney and said to her:

"I want to ask a favor, Mrs. Brownrig. Unfortunately I am a little deaf in the right ear, caused, I presume, by listening so much with that ear to the fog horn year in and year out. Now, I always place the lady whose conversation I wish most to enjoy on my left hand at table. Would you oblige me by taking that seat this voyage? I have heard of you, you see, Mrs. Brownrig, although you have never crossed with me before."

"Why, certainly, captain," replied Mrs.

Brownrig; "I feel especially complimented."

"And I assure you, madam," said the polite captain, "that I would not for the world miss a single word that," etc.

And thus it was amicably arranged between the two ladies. All this has nothing whatever to do with the story. It is merely an incident given to show what a born diplomat Captain Rice was and is to this day. I don't know any captain more popular with the ladies than he, and besides he is as good a sailor as crosses the ocean.

Day by day the good ship ploughed her way toward the east, and the passengers were unanimous in saying that they never had a pleasanter voyage for that time of the year. It was so warm on deck that many steamer chairs were out, and below it was so mild that a person might think he was journeying in the tropics. Yet they had left New York in a snow storm with the thermometer away below zero.

"Such," said young Spinner, who knew everything, "such is the influence of the Gulf Stream."

Nevertheless, when Captain Rice came down to lunch the fourth day out his face was haggard and his look furtive and anxious.

"Why, captain," cried Mrs. Assistant-Attorney, "you look as if you hadn't slept a wink last night."

"I slept very well, thank you, madam," replied the captain. "I always do."

"Well, I hope your room was more comfortable than mine. It seemed to me too hot for anything. Didn't you find it so, Mrs. Digby?"

"I thought it very nice," replied the lady at the captain's right, who generally found it necessary to take an opposite view from the lady at the left.

"You see," said the captain, "we have many delicate women and children on board and it is necessary to keep up the temperature. Still, perhaps the man who attends to the steam rather overdoes it. I will speak to him."

Then the captain pushed from him his untasted food and went up on the bridge,

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casting his eye aloft at the signal waving from the masthead, silently calling for help to all the empty horizon.

"Nothing in sight, Johnson?" said the captain.

"Not a speck, sir."

The captain swept the circular line of sea and sky with his glasses, then laid them down with a sigh.

"We ought to raise something this afternoon, sir," said Johnson; "we are right in their track, sir. The 'Fulda' ought to be somewhere about."

"We are too far north for the 'Fulda,' I am afraid," answered the captain.

"Well, sir, we should see the 'Vulcan' before night, sir. She's had good weather from Queenstown."

"Yes. Keep a sharp lookout, Johnson."

"Yes, sir."

The captain moodily paced the bridge with his head down.

"I ought to have turned back to New York," he said to himself.

Then he went down to his own room, avoiding the passengers as much as he could, and had the steward bring him some beef-tea. Even a captain cannot live on anxiety.

"Steamer off the port bow, sir," rang out the voice of the lookout at the prow. The man had sharp eyes, for a landsman could have seen nothing.

"Run and tell the captain," cried Johnson to the sailor at his elbow; but as the sailor turned, the captain's head appeared up the stairway. He seized the glass and looked long at a single point on the horizon.

"It must be the 'Vulcan,'" he said at last.

"I think so, sir."

"Turn your wheel a few points to port and bear down on her."

Johnson gave the necessary order and the great ship veered around.

"Hello!" cried Spinner, on deck. "Here's a steamer. I found her. She's mine."

Then there was a rush to the side of the ship. "A steamer in sight!" was the cry, and all books and magazines at once lost interest. Even the placid, dignified Englishman who was so uncommunicative rose from his chair and sent his servant for his binocular. Children were held up and told to be careful, while they tried to see the dim line of smoke so far ahead.

"Talk about lane routes at sea," cried young Spinner, the knowing. "Bosh, I say. See! we're going directly for her. Think what it might be in a fog! Lane routes! Pure luck, I call it."

"Will we signal to her, Mr. Spinner?"

gently asked the young lady from Boston.

"Oh, certainly," answered young Spinner. "See, there's our signal flying from the masthead now. That shows them what line we belong to."

"Dear me, how interesting," said the young lady. "You have crossed many times, I suppose, Mr. Spinner."

"Oh, I know my way about," answered the modest Spinner.

The captain kept the glasses glued to his eyes. Suddenly he almost let them drop.

"My God! Johnson," he cried.

"What is it, sir?"

"She's flying a signal of distress, too!"

The two steamers slowly approached each other and, when nearly alongside and about a mile apart, the bell of the "Adamant" rang to stop.

"There, you see," said young Spinner to the Boston girl, "she is flying the same flag at her masthead that we are."

"Then she belongs to the same line as this boat?"

"Oh, certainly," answered Mr. Cocksure Spinner.

"Oh, look! look! look!" cried the enthusiastic Indianapolis girl who was going to take music in Germany.

Everyone looked aloft and saw running up to the masthead a long line of fluttering, many-colored flags. They remained in place for a few moments and then fluttered down again, only to give place to a different string. The same thing was going on on the other steamer.

"Oh, this is too interesting for anything," said Mrs. Assistant. "I am just dying to know what it all means. I have read of it so often but never saw it before. I wonder when the captain will come down. What does it all mean?" she asked the deck steward.

"They are signalling to each other, madam."

"Oh, I know *that*. But what *are* they signalling?"

"I don't know, madam."

"Oh, see! see!" cried the Indianapolis girl, clapping her hands with delight. "The other steamer is turning round."

It was indeed so. The great ship was thrashing the water with her screw, and gradually the masts came in line and then her prow faced the east again. When this had been slowly accomplished the bell on the "Adamant" rang full speed ahead, and then the captain came slowly down the ladder that led from the bridge.

"Oh, captain, what does it all mean?"

"Is she going back, captain? Nothing wrong, I hope."

"What ship is it, captain?"

"She belongs to our line, doesn't she?"

"Why is she going back?"

"The ship," said the captain slowly, "is the 'Vulcan,' of the Black Bowling Line, that left Queenstown shortly after we left New York. She has met with an accident. Ran into some wreckage, it is thought, from the recent storm. Anyhow there is a hole in her, and whether she sees Queenstown or not will depend a great deal on what weather we have and whether her bulkheads hold out. We will stand by her till we reach Queenstown."

"Are there many on board, do you think, captain?"

"There are thirty-seven in the cabin and over eight hundred steerage passengers," answered the captain.

"Why don't you take them on board, out of danger, captain?"

"Ah, madam, there is no need to do that. It would delay us, and time is

everything in a case like this. Besides, they will have ample warning if she is going down, and they will have time to get everybody in the boats. We will stand by them, you know."

"Oh, the poor creatures," cried the sympathetic Mrs. Second-Adjutant. "Think of their awful position. May be engulfed at any moment. I suppose they are all on their knees in the cabin. How thankful they must have been to see the 'Adamant.'"

On all sides there was the profoundest

sympathy for the unfortunate passengers of the "Vulcan." Cheeks paled at the very thought of the catastrophe that might take place at any moment within sight of the sister ship. It was a realistic object lesson on the ever-present dangers of the sea. While those on deck looked with new interest at the steamship plunging along within a mile of them, the captain slipped away to his room. As he sat there, there was a tap at his door.

"Come in," shouted the captain.

The silent Englishman slowly entered.

"What's wrong, captain?" he asked.

"Oh, the 'Vulcan' has had a hole stove in her and I signalled——"

"Yes, I know all that, of course, but what's wrong with us?"

"With us?" echoed the captain blankly.

"Yes, with the 'Adamant.' What has been a miss for the last two or three days? I'm not a talker, nor am I afraid any more than you are, but I want to know."

"Certainly," said the captain. "Please

shut the door, Sir John."

Meanwhile there was a lively row on board the "Vulcan." In the saloon Captain Flint was standing at bay with his knuckles on the table.

"Now, what the devil's the meaning of all this?" cried Adam K. Vincent, member of Congress.

A crowd of frightened women were standing around, many on the verge of hysterics. Children clung, with pale faces, to their mother's skirts, fearing they knew



SPINNER EXPLAINS THE SIGNALS.

not what. Men were grouped with anxious faces, and the bluff old captain fronted them all.

"The meaning of all *what*, sir?"

"You know very well. What is the meaning of our turning round?"

"It means, sir, that the 'Adamant' has eighty-five saloon passengers and nearly five hundred intermediate and steerage passengers who are in the most deadly danger. The cotton in the hold is on fire, and they have been fighting it night and day. A conflagration may break out at any moment. It means, then, sir, that the 'Vulcan' is going to stand by the 'Adamant.'"

A wail of anguish burst from the frightened women at the awful fate that might be in store for so many human beings so near to them, and they clung closer to their children and thanked God that no such danger threatened them and those dear to them.

"And, sir," cried the Congressman, "do you mean to tell us that we have to go against our will—without even being consulted—back to Queenstown?"

"I mean to tell you so, sir."

"Well, by the gods, that's an outrage, and I won't stand it, sir. I must be in New York by the 27th. I won't stand it, sir."

"I am very sorry, sir, that anybody should be delayed."

"Delayed? Hang it all, why don't you take the people on board and take 'em to New York? I protest against this. I'll bring a lawsuit against the company, sir."

"Mr. Vincent," said the captain sternly, "permit me to remind you that *I* am captain of this ship. Good afternoon, sir."

The Congressman departed from the saloon exceeding wroth, breathing dire threats of legal proceedings against the line and the captain personally, but most of the passengers agreed that it would be an inhuman thing to leave the "Adamant" alone in mid-ocean in such terrible straits.

"Why didn't they turn back, Captain Flint?" asked Mrs. General Weller.

"Because, madam, every moment is of value in such a case, and we are nearer Queenstown than New York."

And so the two steamships, side by side, worried their way toward the east, always within sight of each other by day, and with the rows of lights in each visible at night to the sympathetic souls on the other. The

sweltering men poured water into the hold of the one and the pounding pumps poured water out of the hold of the other, and thus they reached Queenstown.

On board the tender that took the passengers ashore at Queenstown from both steamers two astonished women met each other.

"Why! *Mrs.—General—WELLER* !!! You don't mean to say you were on board that unfortunate 'Vulcan!'"

"For the land's sake, Mrs. Assistant Brownrig! Is that really *you*? Will wonders never cease? Unfortunate, did you say? Mighty fortunate for you, I think. Why! weren't you just frightened to death?"

"I was, but I had no idea anyone I knew was on board."

"Well, you were on board yourself. That would have been enough to have killed me."

"On board myself? Why, what *do* you mean? I wasn't on board the 'Vulcan.' Did you get any sleep at all after you knew you might go down at any moment?"

"My sakes, Jane, what *are* you talking about? *Down* at any moment? It was you that might have gone down at any moment or, worse still, have been burnt to death if the fire had got ahead. You don't mean to say you didn't know the 'Adamant' was on fire most of the way across?"

"*Mrs.—General—Weller* !! There's some horrible mistake. It was the 'Vulcan.' Everything depended on her bulkheads, the captain said. There was a hole as big as a barn door in the 'Vulcan.' The pumps were going night and day."

Mrs. General looked at Mrs. Assistant as the light began to dawn on both of them.

"Then it wasn't the engines, but the pumps," she said.

"And it wasn't the steam, but the fire," screamed Mrs. Assistant. "Oh, dear, how that captain lied, and I thought him such a nice man, too. Oh, I shall go into hysterics, I know I shall."

"I wouldn't if I were you," said the sensible Mrs. General, who was a strong-minded woman; "besides, it is too late. We're all pretty safe now. I think both captains were pretty sensible men. Evidently married, both of 'em."

Which was quite true.

THE BANK OF ENGLAND.

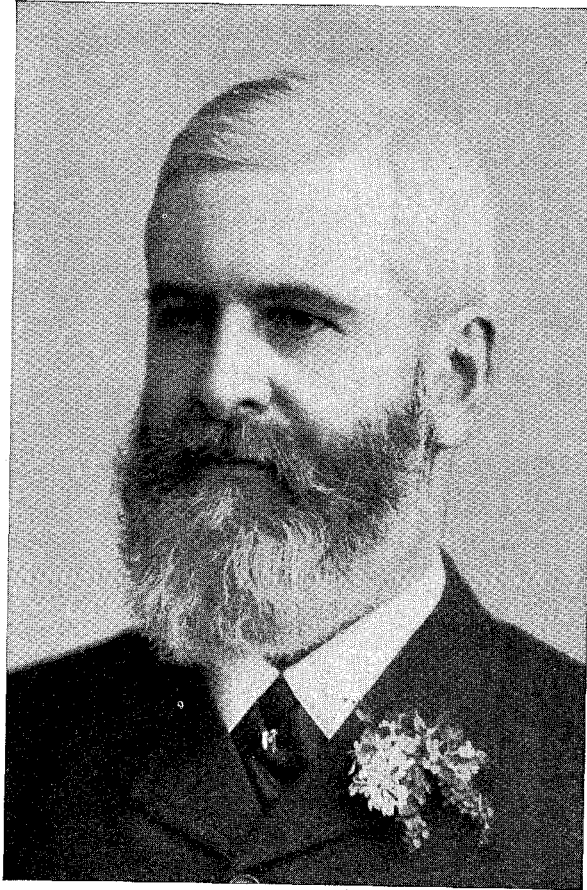
BY HENRY J. W. DAM.

THE Bank of England on the 27th of last July reached the two hundredth anniversary of its birth. For two centuries it has been, as it is to-day, the greatest bank in the world, and the governing factor in the enormous financial operations which, having their origin in London, reach out to every part of the globe in which civilization guarantees the protection of invested capital, and valuable natural products or popular necessities offer opportunities for the creation or collection of wealth. It began business on the 27th of July, 1694. It was founded by a group of rich city merchants, William Patterson, a shrewd Scotsman, being the leading spirit. The subscriptions to the capital were received in the Mercers' Chapel, where the bank's operations were conducted until the end of the year. From the Mercers' Chapel the bank moved to Grocers' Hall, where it had its home for forty years, first occupying its present premises in Threadneedle Street in 1735.

The whole of the capital of £1,200,000 (\$6,000,000) was promptly loaned to the government, to meet the pressing necessities of King William. In return for this loan, Parliament passed an act "levying new duties on the tonnage, for the benefit

of such loyal persons as should advance money for carrying on the campaign against the French." This enactment, passed on the 16th of July, 1694, created the institution, and gave to the "Governor and Company of the Bank of England" a peculiarly favorable charter, which has

been from time to time renewed, modified, and systematized, though its original fundamental idea has never been changed. The relation thus established between the government and the bank was peculiar, but that it has proved successful is evinced by its continued extension. The debt originally owed to the bank by the government has increased, in the lapse of two centuries, from £1,200,000, with interest at eight per cent. per annum, to £11,000,000 (\$55,000,000), with interest at two and three-fourths per cent. per annum.



DAVID POWELL, GOVERNOR OF THE BANK OF ENGLAND. FROM A PHOTOGRAPH BY WALERY, LONDON.

num, and is the foundation stone of the bank's solidity. The bank building has expanded as the business has increased, until it now covers the whole area between Threadneedle Street, Princes Street, Lothbury and Bartholomew Lane, a space of over three acres, upon which its windowless brown stone walls, only one story in height, rise with an aspect of massive impenetra-